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Savings are not invested in industrial undertakings, there being no openings for the same. 454

On the question of rural indebtedness, its causes and extent, much can be written. There has been, I am told, an enormous increase in indebtedness among all classes. Nearly 75 per cent are in debt, especially so the poor agriculturists. The great proportion of small landholders and agricultural workers, the want of diversity of industry and occupation, the rise in the price of commodities, the high usurious interest which a few take for money advanced, the substitution of money for kind in taxes, the high cost of education, lower and higher, to which Brahmans resort now-a-days, the high value which people set on Government service, however small the pay, all these are working, some generally and others in particular cases, to cause and perpetuate rural indebtedness. Co-operative credit societies could do much to help the people out of it. I may also mention that litigation is also responsible. For every paltry difference resort is had to the Munsif's or the Magistrate's Court, as there are no other means of settling such differences. There are nearly twenty-five vakils or pleaders in the Munsif's Court alone who cast nets to earn something by favouring the litigious spirit. Among the Brahmans the 'dowry system' is working some mischief. Every girl has to be given in marriage before her twelfth year and the bridegroom demands a good round sum. Social reformers condemn the system. A redeeming feature of it, viz., that that sum is a substantial help to the bridegroom's costly higher English education is not wholly to be forgotten; and no Brahman stops his education until thrown out by the University or money ceases to be forthcoming. 426 [691] [582] [871]

The proportion of debtors who have liberated themselves from debt may be estimated at nearly a fourth.

Communal village life is unknown in the 'village.' The Brahmans in the 'town' try to revive a 'Samooham' (gathering) but with no success so far. There is no communal property. Separate individual life is the order. The local Muhammadans and Christians keep up a kind of unity within their 'castes' because of their religion and Church. The Hindu temples in the village are managed by the State Government. For every slight improvement in the village the people have to approach the Government. For example, the local tank has been in ruins for the last three or four years; the Government of course helps the people, but the tank is not yet repaired because of official delay and when it is actually done, as was done once a few years back, the contractor earns a good round sum as profit and the work is not properly carried out. 621 653

Temples and festivals.—The annual religious festival in the local temple at Watakanchery town which lasts for five days is conducted by the Government. Rs. 128 and 128 paras of paddy (24 cwt.) are spent; a contractor bids for the sum and he conducts the festival. 796

The people of the village themselves conduct an annual religious festival at a temple nearly three miles to the north by collecting subscriptions. They spend nearly Rs. 300 on the occasion. It is pleasant to witness a procession in Malabar. So many elephants are ornamented and made to stand in array. The number of elephants depends upon the depth of the purse. Drum-beaters

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622 initiate everything for the village, but the final sanction of his proposals rests with the Collector.

631 Above the village munsif is the Revenue Inspector who looks after the work of four or five village headmen. He has revenue functions only. For other purposes the Magistrate is the immediate superior of the *adhigari*. Next comes the Tahsildar, then the Sub-Collector, then the Collector.

692 Criminal cases are tried by the Magistrate. The Civil and Criminal Courts are situated in the village itself.

A story is told in the village that a poor agricultural man was asked by another, when the Collector had come to the village in one of his tours, whether the Collector or the *adhigari* was the superior officer. He replied, "I don't know, but the *adhigari* is richer, since he receives money yearly from us." The adhigari's *pay* is only Rs. 7 per mensem.*

The jurisdiction of the adhigari with regard to the criminal cases lies only in cases of petty thefts and nuisances, and in civil matters when the amount under dispute does not exceed Rs. 50.

Panchayat.—There is a judicial panchayat for civil cases in which the amount under dispute does not exceed Rs. 50, or Rs. 200 if both the parties agree. This was introduced three years ago as a tentative measure, but it has proved a success in spite of its drawbacks. The jurisdiction of the panchayat courts extends to four or five villages; and the personnel of the court is a non-official president nominated by the Government and the adhigaris of the villages. Nearly 500 civil suits of a minor character were tried last year. The introduction of this system in small cases has caused enormous saving to the parties since the expenditure is small. There is no necessity for a stamped paper, etc. This institution is an advance in the right direction, but the personnel needs change, since they are all the Government representatives and consequently the people have no part to play in the constitution of the court.

364 There is no administration of sanitation. It is left to take care of itself. In theory there is a rule that the roads must be swept once a day and some coolies are appointed for the purpose, but the work is practically neglected on account of lack of supervision.

625 There is a Sub-Inspector of Police and under him a head constable and constables. The people can easily get the help of the police.

691 A large percentage of population is engaged in litigation. There are three reasons:—(1) The Muhammadans are addicted to litigation with regard to the partition of their property. In fact no partition takes place without having recourse to courts. (2) The peculiarity of land tenure has been already described. (3) The indebtedness of the poor and their inability to pay. The result is the majority of the population are litigants.

627 Sometimes compromises are arranged by a gentleman in whom both the parties have faith. There is no compromise committee for the purpose, but the people fearing the expenses of the law courts sometimes settle matters among themselves by means of a third person. Such cases are rare.

[* The point of this story is that, in the Madras Presidency the Collector is the chief District officer. The Collector of Malabar, for example, rules over a population of close on three million people, subject to the Government in Madras.—Ed.]

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Besides the English books belonging to the English-speaking brothers, 12 other families own a total number of 16 vernacular (paper) books. They are all puranic stories. There are 30 palm-leaf manuscripts in all, which either are puranic stories or deal with such subjects as conjuring and black arts. There are also some Vedic manuscripts in the family of the jenmi. 213

Village administration.—There is no panchayat. The village has a Government official "Adhikari" who collects the revenue. He has also given a little civil and criminal authority which however is rarely made use of. There is another official "Menon" who is the surveyor and assessor of taxes on lands, etc. 624

There is practically no sanitary administration. Sometimes a vaccinator visits the country and gets some children vaccinated. [751]

There is a Police station at Chalisseri which has jurisdiction over this place. Weekly or monthly one constable pays a visit and makes a report that the king's peace is kept scrupulously. 625

The Tahsildar or the Revenue Inspector or a Land Records Inspector may sometimes pay a visit to the amsam officials, but he sees none of the people.

For some time past, thefts have been increasing in this desam. A few youths, born and bred up in rank illiteracy, are straying away from the path of righteousness, and the poor man's property is becoming insecure. Recently this has come to the notice of the police and they have begun to have a watchful eye over some of them. But none of these have been yet of a serious nature. 674

There are a small number of law-suits against the ryots by the jenmis at all times, but over and above this there is not much litigation. But recently however there arose two law suits between ryots which were the result of bad blood and high words. 691

Small cases were dealt with satisfactorily by the village munsif this year. [692]

History and prospects of the village.—Centuries ago, as far back as 1,800 years, this desam must have formed a part of the famous division of Kutnad. The name of the once historic land of Kutnad, which at one time covered the whole of the Mid-Kerala, is now confined to the little desam that lies contiguous to Kothachira. The ruins still traceable on the plains below the Kutnad hill, of temples and a fortress, and the large number of ruined walls seen in the vicinity, suggest the existence of a flourishing city in this spot in the past. 174 [103]

But about Kothachira in the more recent past. The country must at one time have been governed by local chieftains from whose hands the Brahman jenmis who now hold the lands got them with the advent of the age of Brahmanic dominance. There are families which still hold the name of "Naduvashis," i.e., the governors of the country, who are now labourers and landless ryots. They still cling with faith and reverence to their old traditions and ceremonial forms which they practised when they were masters of the country.

But within the past few generations itself there has been a great economic change noticeable. There are old men still living who can attest to the state of things thirty or forty years ago. From them, we hear the rise and fall of some of the families. Those 178

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217 text-books and general literature. Most Nayar families have Malayalam translations of the Ramayana, etc., which they read during the midday rest from work, i.e., one member of the house who can read, reads aloud to others. There cannot be more than a hundred Malayalam books. The Brahman ladies own a few song books and story books in Tamil.

624 *Village administration.*—There is no panchayat. There seems to be scope for one, and educated men are not wanting. The general administration of the village is in the hands of the village munsif or adhikari, who is assisted by the karnam. The adhikari represents the Government in all matters. The village officers can send for the police from the nearest police station—4 miles away. There is no regular police quartered in the village. But there is no need for any. The villagers are not prone to criminal acts and nuisances are not committed. The villagers are terribly afraid of the police too. Above the village officers is the Tahsildar of the taluk, who checks all their acts. Occasionally the Tahsildar or his deputy pays a visit to the village and is warmly welcomed by the prominent landlords. Revenue Inspectors and Land Records Tahsildars also visit the village to verify and check the village accounts. There has been no serious crime of any sort within recent years. Petty thefts are occasionally heard of particularly when corn is very dear and many of the poor actually starve.

625 674

691 Of late there is a growing tendency towards litigation, especially among half-educated people. Most of the cases are civil causes involving small sums of property. The object may be to recover unpaid debts, long arrears of rent, etc., or to establish claims to property where such are disputed. Most litigation has relation to the possession or tenancy of land and other property rights. The chief landlords have a power—resting upon their position, dignity and tradition—of settling small civil disputes between their tenants. The tenants dare not transgress their wishes. So arbitration by the janmi may settle many disputes, especially civil ones. Many cases are also settled amicably by the intervention of respectable and trustworthy persons of the village. The village munsif has jurisdiction in petty cases. But in all these cases the tendency is to resort more and more to the courts. But persons who have experience of them complain of the worries of litigation, even if successful in the end. This is a strong restraining influence.

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178 *History and prospects of village.*—There seems to be clear evidence of economic deterioration, though in some respects there is slight improvement. Thus, many families which were once well-to-do have been reduced to abject poverty or very adverse circumstances. It is inconceivable that this is due, in all or most cases, to individual folly or vices. There is not a proportionate increase of persons of the well-to-do classes when compared with other classes. The head "others" in the Census report is steadily growing, while the numbers of landholders and labourers (i.e., agricultural workers) are decreasing.* This, in a village where

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* [This is chiefly due to a change in the system of classification.—Ed.]